

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Scott D. Minnich
Debtor(s)

Case No. 15-04365-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 13, 2020

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	Scott D. Minnich, 5407 Rodgers Avenue, Harrisburg, PA 17112-2573
cr	+ Planet Home Lending LLC as servicer for Wilmington, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
cr	+ Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
cr	+ THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ U.S BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Suite 100, Boca Raton, FL 33487-2853
cr	+ Wilmington Trust, National Association, not in its, c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
cr	+ Wilmington Trust, National Association, not in its, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
4706879	Capital Tax Collection Bureau, 425 Prince Street, Harrisburg, PA 17109-1734
4706880	Central Dauphin School District, Diane K. Bair, Tax Collector, 4919-C Rear Jonestown Road, Harrisburg, PA 17104
4706883	+ Lower Paxton Township, 425 Prince Street, Harrisburg, PA 17109-2898
4706884	Nationstar Mortgage, Po Box 6190904, Dallas, TX 75261-9741
4752194	+ Nationstar Mortgage LLC, Attention: Bankruptcy Department, PO Box 619094, Dallas TX 75261-9094
4749256	+ Nationstar Mortgage LLC, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
4706885	Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17108-0946
4752197	+ THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
5210989	+ Wilmington Trust, National Association, et. al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
5210990	+ Wilmington Trust, National Association, et. al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450, Wilmington Trust, National Association, c/o Planet Home Lending, LLC 06450-8342

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4706878	+ EDI: DIRECTV.COM	Oct 13 2020 23:18:00	American Infosource, c/o Directv, 2230 E. Imperial Hwy, El Segundo, CA 90245-3504
4706881	EDI: IRS.COM	Oct 13 2020 23:18:00	Internal Revenue Service, Department of the Treasury, Cincinnati, OH 45999-0025
4711421	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2020 19:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4706882	*	Internal Revenue Service, PO BOX 628, Bankruptcy Section, Pittsburgh, PA 15230
5273652	*+	Wilmington Trust, National Association et al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CWHEQ Home Equity Loan Asset Backed Certificates Series 2006-S8 cwohlrb@rascrane.com
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Christopher M. McMonagle	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Christopher M. McMonagle	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Craig A. Diehl	on behalf of Debtor 1 Scott D. Minnich cdiehl@cadihllaw.com jhanawalt@cadihllaw.com;r51336@notify.bestcase.com
Daniel Philip Jones	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 djones@sterneisenberg.com, bkecf@sterneisenberg.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Joshua I Goldman	on behalf of Creditor Nationstar Mortgage LLC josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
Karina Velter	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Karina Velter	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Michael A. Trimmer	on behalf of Debtor 1 Scott D. Minnich MTrimmer@cadihllaw.com mat002@aol.com
Thomas I Puleo	on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1 **Scott D. Minnich**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:15-bk-04365-HWV**

Social Security number or ITIN xxx-xx-0444
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott D. Minnich

10/13/20

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.